

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

March 2024

Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers or date of birth; most likely this has the potential of being a scam.

Tips To Avoid Fraud

Destroy private records. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

i TopLine is here to help.
Learn more about the most common financial scams at [TopLinecu.com/resources/security/financial-scams](https://www.TopLinecu.com/resources/security/financial-scams)

CURRENT PAYMENTS

New auto loans

\$330.41/MO

\$20,000, 75-month and 7.04% APR*. Payment is \$16.52 per thousand dollars. 2020 & newer model year.

Home equity line of credit

\$137.33/MO

\$20,000 line and 8.24% APR** where LTV is 70% or less. Payment is \$6.87 per thousand dollars with a \$50 minimum.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.25%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. Rate listed above is on 2020 or newer vehicles. **Variable rate is subject to change monthly and is based on the Wall Street Journal Prime Rate with margin added based on credit profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.

Leap Into Low Auto Loan Rates!

Whether you are looking for something smaller, sportier, or just more practical, head to TopLine to get pre-approved for the right auto loan.

We offer fixed-rate loans on new and used cars, trucks, SUVs and vans with flexible terms, competitive rates and a variety of repayment options.



Rates starting at 5.74% APR* and make no payments for up to 90 days![†]

Get pre-approved before you start shopping, so you'll have maximum purchasing – and negotiating – power!

It's easy to apply! Visit us online at www.TopLinecu.com, call 763-391-9494, email Ask@TopLinecu.com or stop by any of our branch locations.

i Hurry, this special offer ends March 31, 2024!

Free Car Buying Services. TopLine is committed to helping you get the best deal when shopping for a car. As a member-owner, you have exclusive access to our free car-buying services with Midwest Dealer Direct.

*APR means Annual Percentage Rate. APR shown is based on discounts and other factors. Rate reflects a 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. [†]Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.

March is Minnesota FoodShare Month.



TopLine will be helping to restock local agencies food shelves by hosting a food drive at all branch locations to help our neighbors in need.

It's easy to donate! Items can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 30, 2024!

Donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

TopLine's 90th Annual Membership Meeting.

The secretary of your credit union's board of directors, John Jacobs, is excited to invite you to TopLine's 2024 Annual Meeting.



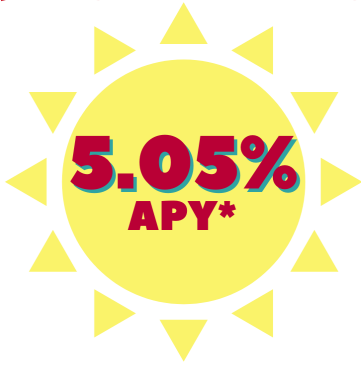
Event Details

Date: Tuesday, March 26, 2024
Time: 4:00pm
Location: Virtual with a conference call option
RSVP: By March 15, 2024



i Reservations are required. Reserve your spot by completing the reservation request form online at www.TopLinecu.com/resources/annual-information/annual-meeting by March 15, 2024.

Spring Into Savings and Grow Your Cash At TopLine



12-MONTH CERTIFICATE**
NEW MONEY ONLY
MINIMUM OF \$1,000 TO OPEN



i **Hurry, this special offer ends April 30, 2024!**

All TopLine savings accounts, money markets and share-certificates are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). Membership with a \$5.00 Share Savings Account is required. *APY means Annual Percentage Yield. Rates effective as of 3/1/24. Rates are subject to change after account has been opened. **Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew for 12-month term at the current market rate if not withdrawn. APY is accurate as of the last dividend declaration date. Visit TopLinecu.com or call 763-391-9494 for more details about rates and terms. Federally insured by the National Credit Union Administration.

BOARD OF DIRECTORS

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Joan Molenaar **VICE CHAIR**
Bill Hnath **TREASURER**
John Jacobs **SECRETARY**
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Mike Rogosheske **SECRETARY**
Bill Akuma
Beth Ketelsen
Diane Smith

PRESIDENT & CEO

Mick Olson
763-391-9494
president@TopLinecu.com

TopLine Financial Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369
763-391-9494
800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com



TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by National Credit Union Administration.
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TopLine is an Equal Opportunity Employer EOE.
NMLS# 654913

BRANCH HOURS & LOCATIONS

Bloomington

900 American Boulevard West
Bloomington, MN 55420

LOBBY

Mon - Thu: 9AM - 5PM
Fri: 9AM - 6PM
Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
Fri: 8:30AM - 6PM
Sat: 9AM - 12PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

LOBBY

Mon - Thu: 9AM - 5PM
Fri: 9AM - 6PM
Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
Fri: 8:30AM - 6PM
Sat: 9AM - 12PM

Como Park

976 Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon - Thu: 9AM - 5PM
Fri: 9AM - 6PM
Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
Fri: 8:30AM - 6PM
Sat: 9AM - 12PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Mon - Thu: 9AM - 5PM
Fri: 9AM - 6PM
Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
Fri: 8:30AM - 6PM
Sat: 9AM - 12PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon - Thu: 9AM - 5PM
Fri: 9AM - 6PM
Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
Fri: 8:30AM - 6PM
Sat: 9AM - 12PM



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